

UNITED STATES BANKRUPTCY COURT
Eastern District of Missouri (St. Louis)

In re:

Debtor(s)

JAMES D. SKIFF

Case No.: 10-54129

Loan Number (Last 4): 4185

Chapter: 13

NOTICE OF PAYMENT CHANGE

Chase Home Finance, LLC., its successor or assign, hereby gives its Notice of Payment Change as follows:

Payment Change Reason:

Effective Date of New Payment:

Escrow

March 01, 2011

Current Monthly Payment:

Principal and Interest

\$1,182.03

Tax and Other Amount

\$111.81

Mortgage Insurance

\$0.00

Optional Insurance Amount

\$0.00

Over/Shortage Amount

\$114.38

Hazard Insurance Amount

\$108.00

Total Payment Amount

\$1,516.22

New Monthly Payment:

Principal and Interest

\$1,182.03

Tax and Other Amount

\$114.04

Mortgage Insurance

\$0.00

Optional Insurance Amount

\$0.00

Over/Shortage Amount

\$0.00

Hazard Insurance Amount

\$112.00

Total Payment Amount

\$1,408.07

Melba Arredondo

Chase Home Finance, LLC.

Chase Records Center Attn: Correspondence Mail Mail Code
LA4-5555 700 Kansas Lane

Monroe, LA 71203

Telephone: 866-243-5851

Fax:

Email Address:

Date: January 04, 2011

By: /s/ Melba Arredondo

Assistant VP

364841-7db5ec4f-f092-4eaa-a2e9-d7ce29e2ba52

CERTIFICATE OF SERVICE

I hereby certify that on January 04, 2011, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

James D. Skiff
213 Conrad Circle
Warrenton, MO 63383

Debtor's Attorney:

Douglas M. Heagler
Law Office
6302 N. Rosebury, Ste 1W
Clayton, MO 63105

Trustee:

John V. LaBarge, Jr
Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143

/s/ Bill Taylor

As Authorized Filing Agent for Filer

364841-7a5b49f6-cf0c-4e54-ac77-b0bd1c924c72

CHASE

Annual Escrow Account Disclosure Statement

Customer Care

Customer Care Phone: 1-800-548-7912

Hearing Impaired (TDD): 1-800-582-0542

www.chase.com/homefinance/customerservice

00586 1-1

Loan Summary

Loan Number: [REDACTED]

Principal Balance: \$112,307.84

Escrow Balance: \$8,770.82-

Next Payment Due: 01/01/09

Statement Date

December 22, 2010

Property Address:

213 Conrad Cir

Warrenton, MO

00586 ESA Z 35610 C -

JAMES SKIFF

213 CONRAD CIR

WARRENTON MO 63383-1825

Prior Payment Breakdown

Principal and Interest \$1,182.03

Escrow \$334.19

Total Payment \$1,516.22

New Payment Breakdown Effective 03/01/11

Principal and Interest \$1,182.03

Escrow \$226.04

Total Payment \$1,408.07

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YOUR ESCROW ACCOUNT HISTORY

Keep this statement for your records. This history compares the escrow activity that was projected for the past period with your actual escrow activity. Because taxes and insurance premiums were projections, the actual amounts paid may be different.

Comparing Projections to the Actual Payments							
Prior Year Projection					Actual Activity		
Description	Month	Payments to escrow account	Payments from escrow account	Escrow Balance	Payments to escrow account	Payments from escrow account	Escrow Balance
Beginning Balance		\$0.00	\$0.00	\$1,256.20	\$0.00	\$0.00	\$3,149.17-
Payment	06/09	\$179.47	\$0.00	\$1,435.67	\$0.00*	\$0.00	\$3,149.17-
Homeowner In	06/09	\$0.00	\$0.00	\$1,435.67	\$0.00*	\$70.00*	\$3,219.17-
Homeowner In	06/09	\$0.00	\$0.00	\$1,435.67	\$0.00	\$809.00*	\$4,028.17-
Payment	07/09	\$179.47	\$0.00	\$1,615.14	\$0.00*	\$0.00	\$4,028.17-
Payment	08/09	\$179.47	\$0.00	\$1,794.61	\$0.00*	\$0.00	\$4,028.17-
Payment	09/09	\$179.47	\$0.00	\$1,974.08	\$0.00*	\$0.00	\$4,028.17-
Homeowner In	09/09	\$0.00	\$809.00	\$1,165.08	\$0.00*	\$0.00*	\$4,028.17-
Payment	10/09	\$179.47	\$0.00	\$1,344.55	\$0.00*	\$0.00	\$4,028.17-
Payment	11/09	\$179.47	\$0.00	\$1,524.02	\$0.00*	\$0.00	\$4,028.17-
County Tax	11/09	\$0.00	\$0.00	\$1,524.02	\$0.00*	\$1,354.61*	\$5,382.78-
Payment	12/09	\$179.47	\$0.00	\$1,703.49	\$334.19*	\$0.00	\$5,048.59-
County Tax	12/09	\$0.00	\$1,344.55	\$358.94	\$0.00*	\$0.00*	\$5,048.59-
Payment	01/10	\$179.47	\$0.00	\$538.41	\$334.19*	\$0.00	\$4,714.40-
Payment	02/10	\$179.47	\$0.00	\$717.88	\$0.00*	\$0.00	\$4,714.40-
Payment	03/10	\$179.47	\$0.00	\$897.35	\$0.00*	\$0.00	\$4,714.40-
Payment	04/10	\$179.47	\$0.00	\$1,076.82	\$0.00*	\$0.00	\$4,714.40-
Payment	05/10	\$179.47	\$0.00	\$1,256.29	\$0.00*	\$0.00	\$4,714.40-
Homeowner In	08/10	\$0.00	\$0.00	\$1,256.29	\$0.00	\$1,344.00*	\$6,058.40-
County Tax	11/10	\$0.00	\$0.00	\$1,256.29	\$0.00	\$1,368.42*	\$7,426.82-
Homeowner In	11/10	\$0.00	\$0.00	\$1,256.29	\$0.00	\$1,344.00*	\$8,770.82-
Payment	12/10	\$0.00	\$0.00	\$1,256.29	\$8,020.56*	\$0.00	\$750.26-
Payment	01/11	\$0.00	\$0.00	\$1,256.29	\$334.19*	\$0.00	\$416.07-
Payment	02/11	\$0.00	\$0.00	\$1,256.29	\$334.19*	\$0.00	\$81.88-
Total		\$2,153.64	\$2,153.55		\$9,357.32	\$6,290.03	

* Either the date or the amount differs from the previous projection.

Your previous Escrow Account Disclosure Statement projected payments to your escrow account would be \$179.47 monthly, totaling \$2,153.64. Under federal law, your lowest monthly balance should not go below \$358.94.

Escrow Information

At this time, your Escrow Analysis account has no surplus or shortage.

GENERAL ESCROW INFORMATION

Instead of making multiple payments for insurance and taxes during the year, escrow enables you to put money aside monthly and let Chase handle the payments.

Description	Due Date	New Year Projections	Monthly Required Escrow	Description	Due Date	New Year Projections	Monthly Required Escrow
Hazard Ins	11/11	\$1,344.00	\$112.00	County Tax	12/11	\$1,368.42	\$114.03
Totals						\$2,712.42	\$226.04

REQUIRED RESERVE

Section 10 of the Real Estate Settlement Procedures Act (RESPA) authorizes lenders to collect and maintain up to one-sixth of your total disbursements in your escrow account at all times. The required reserve is used to cover increased tax and insurance disbursements. We do not cushion for mortgage insurance or optional products.

Total Monthly Required Escrow	\$226.04
Total Required Reserve	\$0.00

PROJECTIONS FOR COMING YEAR

This is an estimate of activity projected for your escrow account during the coming year. The **Target Balance** is the beginning balance necessary to bring your escrow account at its lowest point during the next 12 months to zero plus the allowed required reserve.

**Indicates the Lowest Projected Balance in your account during the next 12 months. Some escrow accounts may be billed for periods longer than one year. The account balance may not reach its Lowest Projected Balance this year because one of the escrow items may be on a three-year cycle.

Description	Month	Projected Payments to escrow	Projected Payments from escrow	Month-end escrow balance	Description	Month	Projected Payments to escrow	Projected Payments from escrow	Month-end escrow balance
Target Balance		\$0.00	\$0.00	\$452.02	Payment	10/11	\$226.04	\$0.00	\$2,260.34
Payment	03/11	\$226.04	\$0.00	\$678.06	Payment	11/11	\$226.04	\$0.00	\$2,486.38
Payment	04/11	\$226.04	\$0.00	\$904.10	Homeowner In	11/11	\$0.00	\$1,344.00	\$1,142.38
Payment	05/11	\$226.04	\$0.00	\$1,130.14	Payment	12/11	\$226.04	\$0.00	\$1,368.42
Payment	06/11	\$226.04	\$0.00	\$1,356.18	County Tax	12/11	\$0.00	\$1,368.42	\$0.00**
Payment	07/11	\$226.04	\$0.00	\$1,582.22	Payment	01/12	\$226.04	\$0.00	\$226.04
Payment	08/11	\$226.04	\$0.00	\$1,808.26	Payment	02/12	\$226.04	\$0.00	\$452.08
Payment	09/11	\$226.04	\$0.00	\$2,034.30	Total		\$2,712.48	\$2,712.42	

COMPUTATION OF YOUR ESCROW ACCOUNT

Escrow: Your Anticipated Escrow Balance is \$1,111.30-. Your Target Balance according to this analysis is \$452.02. The Anticipated Escrow Balance is equal with the Target Balance. For that reason your account has no surplus or shortage.

Anticipated Escrow Balance	\$1,111.30-	Anticipated Escrow Balance is calculated by taking your actual escrow balance of \$8,770.82- as of December 22, 2010. The balance is then calculated by adding all payments and subtracting all disbursements scheduled for your escrow account until the effective date of the new payment, March 1, 2011.
Minus the Target Balance	\$452.02	
Escrow	\$0.00	

This statement is not a request for payment. It is for informational purposes only.

Your new monthly mortgage payment for the coming year will be \$1,408.07 of which \$1,182.03 will be for principal and interest and \$226.04 will go into your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.